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STREAMLINING AND COORDINATING BENEFIT PROGRAMS' APPLICATION PROCEDURES

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Introduction

The application process is the “front door” through which families must go to obtain benefits such as health care coverage, child care assistance, or food stamps. For families who have never applied for program benefits, the application process is their first point of contact with the state human services system. If the process is simple and transparent, more families will complete it successfully and secure the benefits they need. If, on the other hand, the process is time consuming and hard to understand, some families may never begin the process and others may not complete it.

Processing applications also is one of the main tasks of human service agencies, taking up a significant share of eligibility workers' time. Streamlining the application process for benefit programs — and reducing duplicative requirements across programs — can reduce caseworkers' workloads.

The application process typically includes the following steps:

- **Complete an application form.** Families generally can submit an application form either in person at a public assistance office or by fax or mail. Most states have their application forms on state agency websites,ⁱⁱ and some states — such as **Georgia, Kansas, Michigan, Nevada, Pennsylvania, Washington State, and West Virginia** — allow families to apply for at least some benefits over the internet.ⁱⁱⁱ

PROJECT ON PROGRAM SIMPLIFICATION AND COORDINATION

The Center on Budget and Policy Priorities' Project on Program Simplification and Coordination conducts research and analysis on how benefit program rules can be simplified and better integrated across programs. The project also provides technical assistance to states and policy analysts interested in pursuing simplification and alignment strategies in their states.

The project focuses on the main state-administered benefit programs for families with children — Medicaid, SCHIP, food stamps, TANF, and child care — with a goal of reducing the administrative burden of the programs on both states and low-income families.

This report is part of a series designed to describe how states can streamline their rules and procedures in particular areas. Future reports will address simplification and alignment issues related to change reporting rules, verification procedures, and income and asset policies. Reports on online benefit calculators and applications and streamlining the eligibility renewal process can be found at:
<http://www.cbpp.org/pubs/prosim.htm>.

- **Discuss application with a caseworker, if necessary.** States often require applicants to meet face-to-face with a caseworker before certain benefits can be approved, though some states have begun to make greater use of telephone interviews in some circumstances. Most states — 45 as of July 2004 — do not require an interview (face-to-face or telephone) for children’s Medicaid applications. Some 35 states as of July 2004 also did not require interviews for family Medicaid applications.^{iv}
- **Submit documentation to verify information on the application form.** Programs vary in the amount of documentation that must be provided. Non-citizen applicants must provide documentation of their immigration status in all core benefit programs. The Food Stamp Program has additional federal rules requiring that certain elements of eligibility be verified, though most states require applicants to provide more verification than is federally required to reduce quality control errors. Most states *have* state rules requiring certain elements of eligibility to be verified in TANF, Medicaid, SCHIP, and child care programs, such as family income or residence in the state.

Designing an application process involves balancing a number of competing goals and priorities: reducing access barriers for families, ensuring that eligibility decisions are accurate, effectively utilizing the time of busy caseworkers, and ensuring that families obtain all of the benefits for which they are eligible. For example, a multi-program application can help connect applicants to the full range of benefits available to them, but the length and complexity of such applications can discourage some families from applying.

This report will explore ways that states can design their application forms and procedures in ways that strike a reasonable balance between competing priorities while reducing both the access barriers for families and the workload for state agencies. Most of the options discussed here are most relevant for low-income working families who may be eligible for food stamps, child care, and health coverage through Medicaid and SCHIP but who are not also applying for TANF income assistance.

A Summary of Key Strategies for Improving Application Procedures

In many states, families seeking multiple benefits are required to submit multiple applications, provide duplicative verification, and attend multiple meetings with caseworkers. Generally, these processes developed over many years as programs were created and modified.

For example, applying for Medicaid used to be connected to the process of applying for AFDC cash assistance. As Medicaid expanded and began to serve many children whose families did not receive cash welfare, however, new application processes were created to make it easier for working families to apply for the program. At the same time, child care programs were expanding as well, and new child care application processes were developed for families not on welfare. The evolving application procedures for Medicaid and child care often were developed by different staffs and in

different agencies, and were not coordinated. As a result, families seeking both child care and health insurance often have to apply to different agencies and provide similar information and verification to separate sets of caseworkers.

States can significantly simplify their application procedures by examining them from the perspective of low-income families who may be eligible for multiple benefits and developing new procedures that reduce duplicative requirements. They can, for example:

- **Use children’s health insurance and child care applications as “gateways” to other benefits.** Simple, user-friendly children’s health application forms have helped increase participation in children’s health insurance programs. Unfortunately, these applications generally do not provide access to other benefits, such as food stamps or child care. They can, however, serve as *gateways* to other benefits, either by allowing families to begin the application process using the children’s health application or by screening children’s health applicants for eligibility in other programs.

Phone interviews can take much less time and be easier to schedule for working families.

Similarly, many states use a child care-only application. These applications can serve as complete applications for Medicaid (for parents and children) and SCHIP or as an initial application or a screening tool for food stamps.

- **Modify multi-program applications to include child care and SCHIP, two commonly excluded core work support programs.** In many states, the standard multi-program application (often called a “generic” or “combined” application) does not include child care assistance, so families who want to apply for child care assistance must fill out a different application. Similarly, some multi-program applications do not serve as an SCHIP application, so children found ineligible for Medicaid often are not screened and enrolled in SCHIP. States can address this problem by adding child care and SCHIP to their multi-program applications.
- **Eliminate interview requirements where possible, permit phone interviews, and try to schedule interviews with families at times they can attend.** Most states already have eliminated interview requirements for children’s and family health insurance under Medicaid and SCHIP because they were viewed as an obstacle to enrolling children in these programs. States may want to consider eliminating interview requirements in other programs as well.

In programs where states cannot eliminate interviews (such as food stamps, where federal rules require interviews at application and at least annually thereafter) or do not wish to eliminate them, states can give families the option of conducting interviews by phone rather than in person. Phone interviews can take much less time and be easier to schedule for working families, who may be able to fit in such an interview during a lunch break.

TABLE 1
HOW CAN STATES USE APPLICATIONS TO PROVIDE GATEWAYS TO ALL BENEFIT PROGRAMS?
A SUMMARY

Type of application	Steps states can take	Implementation Considerations
Multi-program application	Ensure application includes all major low-income benefit programs, including child care, SCHIP, and Medicaid	<ul style="list-style-type: none"> ◦ May require forwarding application/information to a different worker or agency ◦ Systems and training should ensure that all workers take actions to forward applications ◦ May need to collect additional information related to the selection of child care providers and child care schedule separately
Single-program applications, such as child care, children’s health insurance, food stamp-only applications	Use as an <i>initial</i> application for other benefits <i>(Example: Child health application serves as an initial food stamp application)</i>	<ul style="list-style-type: none"> ◦ Check boxes can allow applicants to identify additional benefits they wish to apply for ◦ To use a child care or health application as an initial food stamp application, questions related to expedited food stamps must be added ◦ To use a child care or food stamp application as a health application, may need to add questions about current or recent health insurance status ◦ May require forwarding application/information to a different worker, division, or agency ◦ May require collecting additional information through follow-up interview or requests
Single-program application, such as child care, children’s health, food stamps	Use as a <i>screening tool</i> for other benefits <i>(Example: Child health applications are screened to see if household is potentially eligible for food stamps; households that appear eligible are informed)</i>	<ul style="list-style-type: none"> ◦ Can screen all applications or only those that check a request for screening for any benefits or for specific programs ◦ Can screen based on available information or, for food stamps, add brief questions about other household members sharing food ◦ Applicants can be told about their potential eligibility and how to apply, provided with application forms, and/or an appointment can be scheduled ◦ May require collecting additional information through follow-up interview or requests if family pursues application
Single-program application, such as child care, children’s health, food stamps	Use as a mechanism that allows applicants to request information about (or an application for) other benefits	<ul style="list-style-type: none"> ◦ Applicants would check programs about which they would like further information or an application form ◦ Workers can follow up with families who have indicated an interest in a benefit program
Single-program application, such as child care, children’s health, food stamps	Use to provide information about other benefits	<ul style="list-style-type: none"> ◦ Can provide information in application packet or approval notice ◦ Provides information to all applicants, not just those who have indicated an interest in a check-box

States also can ease the burden of interviews by trying (when possible) to contact families by phone *before* setting an interview time and date so the appointment can be made at a time that the family can attend.

- **Eliminate duplicative verification requirements.** Reducing verification burdens within each program, and ensuring that when verification is submitted it can be used by all core benefit programs, can reduce access barriers for applicants and paperwork burdens on caseworkers. (Verification simplification is an important component of streamlining the application process. Issues related to verification are discussed in a forthcoming report in this series.)

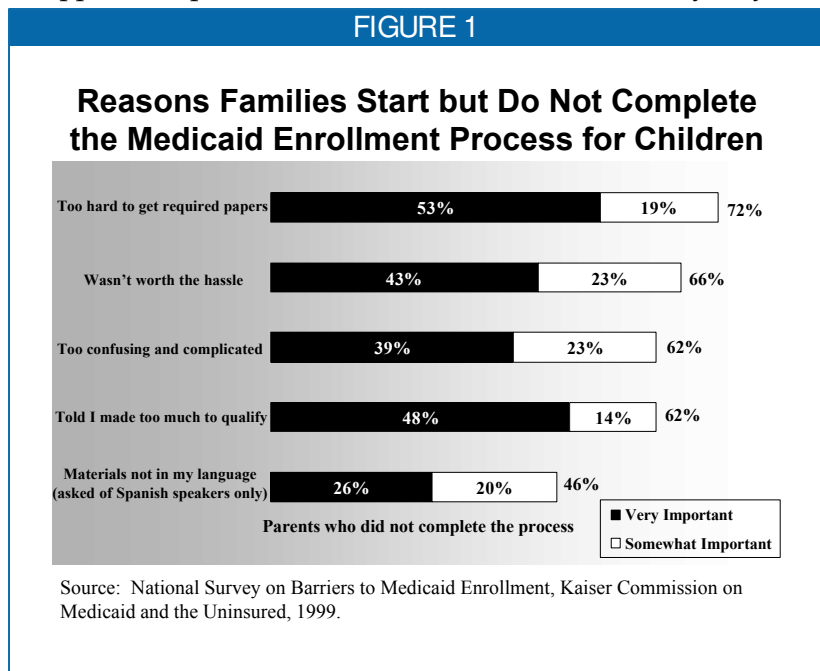
Why Simplifying Application Procedures Is Important to Families and States

Aligning and simplifying application procedures across programs can make it easier for families — particularly families juggling work and family responsibilities — to complete the application process.

Significant attention has been paid to the importance of simplifying the application process for children’s health insurance. With the establishment of SCHIP, states, non-profit organizations, and the federal government invested significant energy and resources in improving the participation rate of low-income children in Medicaid and SCHIP.

As part of these efforts, research was conducted on why many eligible low-income children were not enrolled in Medicaid or SCHIP. In one study conducted in late 1998 and early 1999 — before many states had simplified their children’s health insurance application procedures — parents who had begun but not completed the application process for their children were asked why they had not completed that process.

Figure 1 shows that issues related to the application process itself were frequently cited as important reasons for their non-completion of the process. Parents who had never applied for Medicaid also had negative views about the application process: some 52 percent said they had not applied because “they believed the application process would take too long,” while more than 40 percent cited problems related to going to an office to apply.^v



Research on other programs has found similar results. A **Washington State** survey of individuals who appeared to qualify for, but did not receive, benefits such as food stamps, child care assistance, or Medicaid found that hassles related to the application process were among the top reasons that individuals did not complete the application process. For example, of those who appeared eligible but did not receive food stamp benefits, one-quarter indicated that the reason they did not participate in the program was that the application process was too burdensome. Many of those eligible non-participants also indicated that they lacked information about how to apply and did not want to take time off work to apply for food stamps.^{vi}

Similarly, in a major multi-year national study of why persons do not receive food stamps, researchers found that two-thirds of those studied who appeared eligible but did not apply for food stamps cited the perceived “costs” of applying — including the paperwork required, the necessity of taking time away from work or dependent care responsibilities, or difficulty getting to the food stamp office — as reasons for not applying. The study also found that among eligible households who started but did not complete the application process, more than one-fourth cited some aspect of the application process (including verification, difficulty getting to the office, and the wait at the office) as a reason. *Half of the households that started but did not complete the food stamp application process were **working** households.*^{vii}

Simplifying the application process is important to states as well, enabling them to improve access to benefits and reduce agency workloads. For example, eliminating duplicative interviews (or eliminating interviews altogether) can reduce the time it takes the agency to process applications and make eligibility determinations. In addition, when applicants successfully complete the application process on the first try, the state avoids the workload created by repeat application attempts.

Researchers found that two-thirds of those studied who appeared eligible but did not apply for food stamps cited the perceived “costs” of applying.

Challenges to Simplifying the Application Process

Simplifying the application process across programs can be difficult, for several reasons.

- **Multiple sets of staff and agencies must agree on procedural changes and implement information-sharing mechanisms.** Like most cross-program alignment issues, aligning the application process often will require different agencies or subgroups within an agency (such as the food stamp and Medicaid staffs within a single human service agency) to agree on a new set of procedures. Often, these changes also will require improved communication across programs’ eligibility staffs and computer systems.
- **If simplification is successful at increasing program participation, the agency’s workload may increase.** Many application simplifications — such as limiting face-to-face interviews and reducing verification requirements — can reduce caseworkers’ workload. However, if a state is successful in simplifying the application process, that may cause more families to seek benefits, which can

increase agency workloads. New processes that require caseworkers to share information with other agencies can increase workloads as well. Stretched agencies or staff may resist procedural changes that could increase the caseload.

- **Aligning application procedures across programs may require changes in computer systems.** Such changes can be costly and time consuming.
- **Policymakers may not want to make changes that increase the number of families receiving assistance and, thus, state costs.** Simplifying the application process should enable more families to navigate that process and qualify for benefits. This can raise state costs in programs with significant state funding.

It is important to note, however, that food stamp benefits are funded entirely with federal dollars, so increased food stamp participation carries very little extra cost for states. Also, since Medicaid and SCHIP already have comparatively simple application processes, many of the recommendations discussed here will not affect Medicaid and SCHIP costs but rather will enable states to use the simpler processes adopted for those programs to help families qualify for other benefits.

- **Policymakers may be concerned that simplifying the application process may lead to greater errors in determining eligibility and benefit levels.** For example, reducing the amount of verification and detailed information required of most applicants could be an important part of simplifying the application process. Concerns are likely to be raised, however, that reducing verification requirements could lead to an increase in benefit determination errors. It is important to note that research in children's health insurance programs has shown that simplified application procedures — including the elimination of income verification — did *not* cause large increases in eligibility errors. The concern of increased errors remains important, however, and may point to the need to *test* certain simplification approaches on subsets of applicants to determine their relative costs and benefits.

Improving Application Forms

Applications for food stamps, children's health insurance, child care, and TANF ask for much of the same information: names and ages of family members, address, and income. There are important differences among programs, though. For example, the Food Stamp Program needs information on all individuals living in the household, while Medicaid, TANF, and child care often need information only about family members. Some programs need information about assets, while others do not. Health programs need information about private health coverage, which is irrelevant for other programs. Some programs need information about certain household expenses, which is irrelevant for other programs.

Nearly all states have long had multi-program applications. More recently, many states also have developed program-specific applications (such as for children's health insurance) out of frustration that the multi-program forms were long, often were seen as intimidating, and asked questions that were unnecessary for certain programs.

Currently, a typical state has the following types of applications:

While single-program applications can be shorter and simpler than multi-program applications, they do not help connect families to other benefits.

- **Multi-program application.** This application covers multiple programs, but often does not cover all of the core benefit programs. Generally, it is available in welfare offices and on state human service agency websites.
- **Children’s health insurance application.** This application is generally shorter than a multi-program application and asks only those questions needed to determine eligibility for children’s health programs. In many states, it can be used to determine eligibility for health care coverage for children and parents; in other states, it can be used only for children. This application typically does not allow recipients to apply for non-health programs such as food stamps or child care.
- **Other program-specific applications.** Some states have food stamp-only applications. Many states also have child care-only applications that do not typically provide a gateway to other benefits, such as food stamps or Medicaid/SCHIP.

While single-program applications can be shorter and simpler than multi-program applications, they do not help connect families to other benefits for which they may qualify. The following sections discuss ways in which single-program applications can be made into gateways to other benefit programs without becoming long, multi-program applications.

Making Children’s Health Applications a Gateway to Other Benefits

A state can build on the strengths of a simple, user-friendly children’s health insurance application to ensure that families applying for Medicaid or SCHIP are linked to other benefit programs for which they may be eligible. Four strategies that states can use to make their children’s health application a gateway to other benefits are:

1. **Use the child health application as an initial application for other benefits, such as food stamps or child care.** The application would not gather all of the information needed to determine eligibility for the other benefits, but it would begin the application process. Additional information could be gathered at a phone or face-to-face interview or by mail.
2. **Use the child health application as a screening tool for food stamp or child care eligibility.** States could identify families that appear eligible for other programs and notify them about those programs and how to apply for them.
3. **Allow applicants to indicate on the child health application whether they are interested in information about other programs.**

4. Provide basic information in the child health application about the eligibility rules of other programs and how to apply for them. While useful, this would not significantly ease access to these other benefits or reduce administrative duplication.

In some states, children’s health applications are processed by a different agency or set of eligibility workers than applications for other benefits. Nevertheless, these states can use a children’s health application as an initial application or screening tool for other benefits by transmitting information from the application (and associated verification documents) to the agencies that handle those other benefits.

The ways that states can use their children’s health application as an initial application or screening tool are discussed in more detail below.

Strategy 1: Use the children’s health application as an initial application for other programs.

Under this approach, the children’s health application would also serve as the formal request for benefits in another program (such as food stamps, child care assistance, or TANF), though additional information would be required before those benefits could be approved. The state could accomplish this by adding a section to the children’s health application where families could indicate their intent to apply for other programs. An example is shown below (we have named the state’s Medicaid/SCHIP program “Healthy Families”).

<p>Sample Language</p> <p>Your family may qualify for other programs</p> <p>Your family may also qualify for help paying for groceries, help paying for child care, or cash assistance to help pay for other things you family may need.</p> <p>Check the boxes below if you want to apply for these programs:</p> <ul style="list-style-type: none">? I want to apply for help paying for groceries (Food Stamps).? I want to apply for help paying for child care.? I want to apply for cash assistance (TANF). <p>We may need more information to see if you qualify for these programs. We will [call you] [send you a letter] to ask for this information.</p>

Using a children’s health application as an *initial* application for other benefit programs is similar to the current practice in some states of using a two-step application process in which a simple initial form serves as a formal request for benefits and collects some basic information (such as name and address) but further information must be collected — sometimes during an interactive interview — before benefits can be approved. For example, in **Kentucky, Mississippi, and Tennessee**, applicants for food stamps and TANF typically fill out some basic demographic information (and complete the screening questions for expedited food stamp benefits) on an initial application form

When Can States Require Applicants to Provide Social Security Numbers?

Under the federal Privacy Act, states can require individuals applying for or participating in federal benefit programs to provide them with Social Security numbers only when a federal statute specifically allows or requires these numbers to be collected.

- **Medicaid, food stamps, TANF.** States are required to collect Social Security numbers for applicants for these programs. States cannot, however, require the Social Security numbers of individuals who are not applying for benefits for themselves. Thus, a parent applying for Medicaid benefits on behalf of her child but not for herself must supply the *child's* Social Security number, but she cannot be required to provide her own number.
- **SCHIP.** States are permitted to require Social Security numbers for individuals applying for SCHIP programs. States cannot require parents to provide Social Security numbers for themselves if they are applying for coverage only for their children.
- **Child care.** States cannot require applicants for child care assistance (either parents or their children) to provide Social Security numbers on their application.

It is important to note, however, that states can always *request* Social Security numbers from applicants and others living in the household, as long as they make clear who must provide Social Security numbers as a condition of receiving benefits and who can choose not to provide them. For example, a state could include the following on its application:

Social Security Numbers

You **must** give a Social Security Number for **anyone** applying for:

- Food Stamps, or
- Cash Assistance (TANF), or
- Health insurance.

You do **not** need to give **your** Social Security Number if you:

- are not applying for benefits yourself, or
- are only applying for help paying for child care.

Some states that include language similar to the sample language above tell applicants that the processing of their application may be completed more quickly if they provide the requested SSN. These are states that use SSNs for third-party verification computer matches.

Many individuals will provide their Social Security number when asked, even if they are told that providing it is voluntary. Some immigrants do not have Social Security numbers, though, and a small number of other individuals may be unwilling to provide them because of privacy concerns. Some states that use SSNs for third-party verification computer matches inform applicants that their application may be processed more quickly if they provide an SSN while also making clear that providing the SSN is voluntary in some circumstances.

and then provide the bulk of the information needed — such as information about the family's income, resources, and expenses — during an interview. In **Maine**, applicants who come to a human service office to apply for any benefit are asked to fill out a simple initial form and then provide the remainder of the information during an interactive interview.

Screening Questions for Expedited Food Stamps Must Be Included

For a children’s health application to serve as an initial food stamp application, it must include three screening questions for “expedited” food stamp processing. Under federal law, certain households with very low incomes or other emergency circumstances — families with less than \$100 in assets and less than \$150 in income, certain migrant and seasonal workers with less than \$100 in assets, and families whose income is less than their housing costs for the month — are eligible for expedited food stamp processing. If eligible, these households receive food stamp benefits within seven days of applying (less in some states), and most verification requirements are postponed.

For a children’s health application to serve as an initial food stamp application, it must include three screening questions for “expedited” food stamp processing.

Federal law requires all food stamp applications to include questions on or near the front page that allow the state to screen for eligibility for expedited food stamp processing. Thus, states would have to add three yes/no questions to the children’s health application and indicate that applicants are not required to answer these questions if they are not applying for food stamps. States also would be obligated to meet expedited food stamp processing timeframes that are triggered by this initial application.^{viii}

It should be noted, however, that most families applying for food stamps through a children’s health application will not be eligible for expedited food stamp processing because their income and/or resources will be too high. States concerned about the agency burden associated with meeting the expedited food stamp processing timeframes for families that apply for food stamps through a simple health application may want to review a sample of completed children’s health applications to determine how many applicants *would have been* eligible for expedited processing.

Federal law requires food stamp applications to include some additional information, such as a warning about the consequences of providing false information and a non-discrimination statement. This information, though, does not have to be included in the *initial* food stamp application and can instead be provided later in the application process.

Completing the Application Process

When the state receives a children’s health application indicating that the family is applying for food stamps, child care, or TANF, it then needs to gather the additional information required to complete the application process for those programs, such as information about other household members, certain types of expenses (such as housing costs), and the household’s assets.

Also, if an interview is required, the state can send the family a letter (and/or call the family) to set up the date and time of the interview, to provide information on how to change the appointment and how to request a phone interview if that option exists, to explain the information and verification the family will need to provide, and explain where documentation should be sent if the interview will be by phone. If an

TABLE 2 USING A CHILDREN'S HEALTH INSURANCE APPLICATION AS AN INITIAL APPLICATION FOR OTHER PROGRAMS	
Advantages	<ul style="list-style-type: none"> • Application process is formally started, increasing the likelihood that eligible families will be connected to program benefits. • Applicants are notified through a formalized process of the additional steps they need to take to complete their application. • In food stamps, an application date is secured. • Only limited changes must be made to the children's health application form.
Disadvantages	<ul style="list-style-type: none"> • States must include expedited food stamp screening questions. • States must comply with federal food stamp processing timeframes and other rules relating to the treatment of applicants.

interview is *not* required, the state could contact the applicant to explain what further information must be provided and where it should be sent.

In either case, if the family is going to need to fill out any additional forms, states could develop forms that either are "pre-populated" to include the information the state already has from the children's health application or that only ask for information not included on that application.

Strategy 2: Use the children's health application to screen for eligibility in other programs.

Under this approach, states would use the information provided on the children's health application to determine whether the family appeared eligible for other program benefits. Families that appeared eligible for other program benefits would be provided with:

- Notification that the family appears eligible for these additional benefits.
- A description of the programs for which they appear eligible. This description could give the family some sense of the value of the benefits they could receive, although estimating the precise benefit amount may be difficult for some programs based on the information available.
- An explanation of the steps the family must take to apply for those benefits.
- The application and other forms the family must complete to apply for those benefits. This could be a complete application or an initial application. States should consider pre-populating the form with the information the state already knows from the children's health application.

States can either screen *all* children's health applications for potential food stamp, child care, and/or TANF eligibility (or eligibility for other state programs) or allow families to indicate on the application whether they want this screening done. (See the box on page 9 for sample language that states can use as part of the latter approach.) Screening all applications is more time-consuming for states, but it allows them to inform all families about their potential eligibility for benefits, including some families that may not realize they are eligible.

As discussed below (see page 17), this is similar to the approach California has taken with its food stamp-only application. California screens food stamp-only applications to determine if the children and parents appear eligible for Medicaid or SCHIP. If they appear eligible and are not receiving Medicaid or SCHIP, California informs the families and provides a simple form for them to return to formally apply for those health benefits.

TABLE 3 USING A CHILDREN’S HEALTH INSURANCE APPLICATION AS A SCREENING DEVICE FOR OTHER PROGRAMS	
Advantages	<ul style="list-style-type: none"> • Families are provided with information about potential eligibility. • If coupled with an option to set up an interview, it can provide a process for moving the application process forward. • Requires fewer changes to the children’s health insurance application than using that application as an initial application.
Disadvantages	<ul style="list-style-type: none"> • Screening mechanism does not formally start the application process. • Some changes to the children’s health application may be needed if the state wants to improve the accuracy of the screening. • Families do not secure a food stamp application date. • Families do not receive formal notices and an interview may not be automatically set up if the state does not give families this option.

Making Children’s Health Applications into Effective Screening Devices

States do not need to make any changes to the children’s health application in order to screen applicants for potential eligibility for other programs. However, making some limited changes to the application can give families important information and make the screening more accurate:

1. **Inform applicants that they will receive information if they appear eligible for other benefits but that the screening is imperfect, since the state does not have all of the necessary information.** States also may want to explain that certain kinds of families are particularly likely to be eligible even if the screening does not show them to be, such as those with high housing costs, those that pay for child care, and those that include other individuals without substantial income. This information could be included on the application or in the instructions.
2. **Ask for the total number of people in the household.** This will allow the state to screen for food stamp benefits based on the largest possible household size. For purposes of the screening, the state could assume that other household members do not have income, or it could ask for their monthly income.
3. **Ask families if they want an appointment set up if they appear eligible for other benefits.** States that adopt this approach would not only send these families information

about the other program benefits and an application, but also contact the family to set up an appointment time. By eliminating the need for families to contact the agency to set up their appointment or otherwise initiate the application process, this approach should improve the chances that families follow through and apply.

See the text box on page 15 for sample language regarding these additions to the children's health application.

Strategy 3: Allow families to indicate if they are interested in other benefit programs.

Some states allow families applying for children's (or family) health insurance to indicate on check-off boxes whether they are interested in learning about other benefit programs. Both **Maine** and **Nebraska** adopt this approach. On **Maine's** mail-in children and family Medicaid application, the application asks, "Do you want to apply for food stamps?" Families that indicate "yes" are then sent a short food stamp application that includes the expedited food stamp screening questions. The more detailed information is collected during an interview.

Nebraska's children's health application asks, "Do you want to receive information about additional help with..." and then provides check-off boxes for money, food, utilities, rent/shelter, child care, transportation, adult care, help in your home, and other. Caseworkers are expected to follow up with families that indicate they would like information about these programs; and families that indicate that they would like help with "money" or "food" are sent applications for these programs.

This is similar to Strategy 2 discussed above, in which states *screen* families for potential eligibility in other benefit programs. Under this approach, families must indicate that they are interested in certain types of benefits and the state does not do a formal screening for eligibility. The downside to this approach is that families that have misconceptions about the eligibility requirements or benefits provided in other programs may not indicate their interest in particular programs for which they may be eligible.

Strategy 4: Provide basic information to applicants about other programs.

States also can provide information to children's health insurance applicants — either on the application form or in the benefit approval notice — about other benefit programs, who is typically eligible, the benefits families can receive, and how to apply or learn more about these programs. This certainly can be a resource for families, though it provides far less direct help in linking families with the programs for which they may qualify than using the children's health application as an initial application or screening tool.

This strategy could be useful in combination with Strategy 3 — the strategy that allows families to indicate if they are interested in other benefits. Families that already know they are interested in other benefits could learn about other programs while families that did not "self-select" for further information would be given general information that could lead them to seek other program benefits for which they may qualify.

**Sample Additions to Children’s Health Insurance Applications for States
that Want to Use the Applications to Screen for Other Programs**

1. Explaining that the application will be used as a screening device

Other programs may help your family

Your family may qualify for other kinds of help from the [state] [Department of Human Services]. We [can] [will] use the information on this application to see if you qualify for help paying for groceries (food stamps), help paying for child care, or cash assistance to help pay for things your family needs. We will [send you a letter] [call you] if we think that you qualify. We can’t always tell for sure if your family qualifies for these benefits, so if you don’t hear from us but need help, please call _____.

2. Identifying families that want to be screened for other programs

Other programs may help your family

Check the boxes below if you want to know if your family qualifies for:

- ? Help paying for groceries (Food Stamps)
- ? Help paying for child care
- ? Cash Assistance (TANF)
- ? [Other programs]

3. Identifying families that want an interview set up if they appear eligible

A meeting with a DHS worker

If you want to apply for help, you need to [meet with] [talk to] a worker at the Department of Human Services. Tell us what you would like to do.

- ? I want DHS to plan a [meeting] [phone call] with a worker and call me to tell me when to [meet] [call].
- ? I will call DHS and plan a time to [meet] [talk] with a worker.

4. Determining the maximum potential food stamp household size

If your family needs food stamps

Please tell us about other people in your home.

We will not use these answers to decide if you can get Healthy Families.

- Are you married? Yes ? No ?
If yes, does your spouse live with you? Yes ? No ?

If your spouse’s income is NOT listed on page ___, about how much income does your spouse get each month from jobs, Social Security, SSI, and pensions? (If your spouse does not live with you, you can skip this question.)

\$ _____ or I don’t know? (It is OK if you do not know.)

- How many adults (NOT INCLUDING your spouse) live with you and share your food? _____
About how much income all together do these adults get each month from jobs, Social Security, SSI, pensions, and TANF?

\$ _____ or I don’t know? (It is OK if you do not know.)

- How many children live with you and share your food? _____

Child Care Applications Also Can Serve as a Gateway to Other Benefits

Like children's health insurance applications, child care applications also can serve as a gateway to other benefit programs. With very few additional questions, a child care application can serve as a *complete* application for Medicaid and SCHIP for both parents and children. Also, like a children's health application, a child care application can serve as an initial application for food stamps.

- **Medicaid and SCHIP.** In most states, child care applications ask for most of the information that is needed to determine children's and parent's eligibility for Medicaid and SCHIP, including the income of the parents and children in the family and the age of the children.

To make a child care application into a complete Medicaid and SCHIP application for children, a few additional questions may need to be added. (States also could choose to collect this information at a later date.) These include:

- Private health coverage. The application will need to ask whether applicants currently have, or recently had, private health insurance. This is needed for Medicaid to ensure that Medicaid only pays for costs that private insurance does not cover. In addition, SCHIP coverage is available only to children who do not have (or, in some states, have not recently had) private insurance.
- Unpaid medical bills. The application will need to ask whether the family has unpaid medical bills for the last three months. This is needed because Medicaid can provide up to three months of retroactive coverage.
- Rights and responsibilities. The information related to an individual's rights and responsibilities that a state provides on its Medicaid or SCHIP application will need to be incorporated into the child care application, or provided to those approved for these health programs along with the approval notice.
- Assets. A question about assets will be necessary in states that have asset tests for children in their Medicaid or SCHIP programs and do not ask about assets in the child care application. Nearly all states have eliminated asset tests for children in Medicaid and SCHIP and almost half have eliminated them for parents.

Child care applications also can be used to determine *parents'* eligibility for health insurance programs. In addition to seeking the information listed above, states interested in using a child care application to determine parents' eligibility for Medicaid should indicate on the application that parents must assign their rights to medical support from a non-custodial parent as a condition of receiving Medicaid.

With very few additional questions, a child care application can serve as a complete application for Medicaid and SCHIP for both parents and children.

(The application should make clear that this is *not* a condition of receiving child care assistance or health coverage for children.) Other questions related to seeking medical support, such as the name of the children’s noncustodial parents, do not have to be on the application form itself, but can be requested after the Medicaid eligibility determination has been made.

Some **Ohio** counties use a one-page addendum to their child care application that allows child care applicants to apply for Medicaid for parents and children. This addendum also asks applicants if they want to be referred to additional programs, including WIC, Child and Family Health Services, and Children with Medical Handicaps. (The addendum does not describe the types of help that these additional services provide, however.)

- **Food stamps.** The changes needed to make a child care application into an initial food stamp application mirror those that are needed to make a children’s health application into an initial food stamp application, as discussed on page 10 above.

Like children’s health applications, child care applications could serve as a screening tool (rather than as an initial or complete application) for other programs. But since only modest changes are needed to make child care applications into complete applications for Medicaid (for children and parents) and SCHIP, states will probably prefer that approach for the health programs, which avoids the need for further action from families and caseworkers.

Food Stamp-Only Applications Also Can Serve as a Gateway to Other Benefits

In some states, a large number of families apply for food stamps on a food stamp-only application. These applications also can serve as a gateway to other benefits, such as Medicaid, SCHIP, and child care assistance.

New York City has made its food stamp application into a gateway to the Medicaid program. In New York City, Medicaid eligibility determinations are made in a separate office and by separate workers than eligibility for food stamps and TANF. When families apply for food stamps, they are asked if they would like to apply for Medicaid. If they answer “Yes,” then a paper referral is made to the Medicaid office. This referral includes a summary of the information the food stamp worker has compiled, including indications of what verification has been reviewed by the food stamp worker, and information about whether family members have other health insurance coverage. While a Medicaid worker must re-enter this information into the Medicaid eligibility system, the *family* does not have to do anything further for their Medicaid application to be processed. The city has invested in document imaging software, as well, which allows Medicaid workers to see the actual application form if necessary.^{ix}

In **California**, families with children that are found eligible for food stamps on the basis of a food stamp-only application but that are not currently receiving Medicaid or SCHIP are supposed to be sent a notice informing them that they may be eligible for

New York City has made its food stamp application into a gateway to the Medicaid program.

free or low-cost health insurance. (This notice also is sent to families that applied for food stamps using a combined food stamp/medical/cash assistance application but did not indicate they wanted to apply for medical assistance.) The notice provides basic information about the state's Medicaid and SCHIP programs and asks families:

- if they want to be considered for Medi-Cal [Medicaid];
- if they want to be considered for SCHIP in the event that they are found ineligible for Medi-Cal; and
- whether anyone in the family has health insurance or has had it in the last 90 days. (The notice does not ask families the details of any private health care coverage; the state obtains that information later if it is needed.)

If the family returns this notice, the state determines the family's eligibility for Medicaid and SCHIP.

The California approach demonstrates how a single-program application can be used to provide access to other benefits. California could take the next step and add these same three questions to its food stamp-only application, so families could apply for Medicaid or SCHIP without having to take the second step of returning a notice. Because a food stamp application gathers all of the other information typically needed to determine Medicaid or SCHIP eligibility, sending a follow-up notice with these additional questions seems needlessly complicated.

The approach taken by California, however, does provide families with information they may otherwise lack — a realistic assessment of whether they likely are or are not eligible for additional benefits. The approach may be particularly useful if adopted for families applying for Medicaid or SCHIP on a children's health application. Since a children's health application does not gather all of the information needed to determine food stamp eligibility, the approach of screening the application for food stamp eligibility and then notifying families that appear eligible and providing them with a streamlined way to provide the additional information could provide a significant new gateway into the Food Stamp Program.

All Major Low-Income Programs Can Be Included in Multi-Program Applications

While many states have multi-program applications that include TANF cash assistance, Medicaid, and food stamps, a large share of these applications omit at least one core low-income program. Of the 45 multi-program applications reviewed for this paper, more than half did not include child care assistance. While most included Medicaid, in many states it was unclear whether the application also functioned as an SCHIP application or not. Based on the applications and telephone conversations with state agency staff, about one in five states with separate state SCHIP programs require families to fill out a separate SCHIP application form to apply for SCHIP coverage, even if they have completed a multi-program application form.

Even states that do not process applications for all core benefit programs in a single location can devise systems that allow families to fill out a single application for all such programs. These applications can be mailed, faxed, or shared electronically with agencies that are not co-located (such as the health department or child care agency).

Does Your State's Multi-Program Application Cover SCHIP?

In many states with SCHIP programs that are separate from Medicaid, it is difficult to tell whether the multi-program application covers SCHIP as well as Medicaid. For example, in one state that uses an initial application and then a second application form that collects the rest of the required information, the initial application says it covers Medicaid, while the full application says it covers both Medicaid and SCHIP. An SCHIP customer service representative said that if a family applies for health insurance using the multi-program application and the children are ineligible for Medicaid but eligible for SCHIP, the Medicaid caseworker is supposed to approve SCHIP coverage and transfer the paperwork to the SCHIP program. The customer service representative added, however, that in many cases, the Medicaid caseworker does not do this, but instead denies the Medicaid application and tells families to contact the SCHIP program.

It also might be possible for welfare agencies to notify child care or health agencies that someone has applied for these additional benefits and give these agencies access to the data already entered by the welfare caseworker. Even if this kind of solution is not technologically possible in the short run, a fax or scanning system could be set up to reduce the hassles that families face in applying for multiple benefits.

Child care is one of the programs most frequently left out of multi-program applications. This may reflect the fact that child care assistance is frequently administered by a different agency than TANF, food stamps, and health benefits. It also may reflect the fact that different kinds of information are needed to approve child care payments to a provider than are needed to determine eligibility for other programs.

These differences do not mean, however, that child care programs cannot effectively be included in a multi-program application. The multi-program application does not have to gather all of the information the state might need to approve child care payments to a provider, such as a parent's work schedule or a child's immunization records. Many families have not yet identified a child care provider at the time they apply for child care assistance, so the child care program often has further interactions with them to collect the provider's name and other information. The multi-program application can, however, collect all of the information needed to determine income (and, if applicable, asset) eligibility for child care assistance. If a family is found eligible, the child care agency can gather the additional information it needs to approve provider payments at the same time it provides the family with information about the program, such as how to find an approved child care provider.

Utah and **Oklahoma** take this approach: they use a multi-program application to determine financial eligibility for child care assistance and gather additional information needed to authorize payments to providers on a separate form.

"Check Boxes" Need Not Shut the Door to Benefits

Many states ask individuals to indicate the benefits for which they are applying by checking the appropriate boxes. This means that individuals who fail to check a particular box — either by mistake or because they do not realize they are eligible for the program in question — could fail to receive important benefits.

States may be able to use their automated eligibility systems to screen recipients of benefits on a periodic basis to determine whether they are eligible for other benefits.

However, states that use check boxes may want to consider screening *all* applicants for all major low-income benefit programs covered by the application. Under federal law, states must continue to specify those parts of the application that do not need to be filled out by individuals applying only for food stamps or Medicaid. Even if an applicant leaves these parts of the application blank, however, states generally will have enough information to determine whether an individual or family likely would qualify for programs for which complete information was not provided. For example, if a family does not provide its shelter costs because it does not think it qualifies for food stamps, but the other information on the application suggests the family is eligible for those benefits, the family could be informed of this and offered the opportunity to provide the remaining information and formally apply for food stamps.

Screening *Recipients* of Benefit Programs for Eligibility in Other Programs

Some states may be unwilling or unable to screen applications for children's health insurance, child care, or food stamps as they are submitted in order to determine whether applicants for one program are eligible for others. However, such states may be able to use their automated eligibility systems to screen *recipients* of these benefits on a periodic basis to determine whether they are eligible for other benefits.

For example, every quarter or every six months a state could choose to search its eligibility system for children's health insurance recipients who do not receive certain other benefits and whose income appears to be below the eligibility cut-off for these programs. The state could then inform any such individuals that they appear eligible and tell them how to apply and the amount of benefits for which they may qualify. States also could target additional outreach efforts on these individuals, such as follow-up phone calls by caseworkers or community organizations with outreach contracts with the state agency.

Similarly, states could search the eligibility system to find families that receive food stamps but not other benefits for which they may qualify, such as Medicaid or SCHIP.

Under this approach, families must wait longer for information about their potential eligibility than if the state were screening their applications, and they may be less likely to follow through and apply if they are no longer in the process of applying for another program. Nevertheless, this approach still gives families valuable information.

New York City used an innovative approach to increase participation in Medicaid and SCHIP among children already participating in the Food Stamp Program in 2002. Research published by the United Hospital Fund showed that children who met the eligibility criteria for the Food Stamp Program almost certainly would be eligible for Medicaid.^x The city concurred with the findings of this research and decided to do a search of its administrative records to find all of the children who

were receiving food stamps but were not enrolled in Medicaid. The city then created a process where these children were enrolled “automatically” in the Medicaid program and then their families were notified that this had occurred. (Medicaid workers had to enter some information manually, but the process was “automatic” from the families’ perspective.) Families had the ability to “opt out” of Medicaid coverage if they did not want their children in the health insurance program. New York City enrolled more than 15,000 children in Medicaid in this fashion.^{xi} The city human services agency did this as a one-time procedure and then implemented procedures (discussed above) under which families that applied for food stamps were given the option to apply for Medicaid at the same time, even though the applications were handled by different agencies and caseworkers.

Agencies should provide as many applicants as possible with the option of a telephone interview, while recognizing that some clients may find it easier to come into the office.

Reducing Interview Requirements and Making Greater Use of the Phone Interviews

Nearly all states (45 as of early 2004) allow families to complete children’s Medicaid applications without an interview with a caseworker; 33 of 36 states with separate SCHIP applications do not require face-to-face interviews for applicants. Many states (35 as of July 2004) also have eliminated interview requirements for parents applying for Medicaid.^{xii} Applying for other programs, however, generally requires an interview with a caseworker, usually at the welfare or child care agency office.

- **Food stamps.** Federal food stamp rules require a face-to-face interview as part of the application process. That interview can be conducted by phone, however, if the state determines that an in-person interview would be a hardship for the household. The hardship criteria include (but are not limited to): “[i]llness, transportation difficulties, care of a household member, hardships due to residency in a rural area, prolonged severe weather, or *work or training hours which prevent the household from participating in an in-office interview*” (emphasis added).^{xiii} This allows states to make telephone interviews broadly available to large numbers of families, including working families.

Working families may find it far less difficult to take part in a telephone interview than a personal interview. Telephone interviews take significantly less time because travel time is eliminated.

It is important to note, however, that not all applicants will prefer telephone interviews. Some applicants may find it easier to understand program rules, answer questions, and provide documentation at a face-to-face meeting. Some applicants may not have reliable access to phone service, or may not trust the mail. Some applicants may feel more confident that they have fulfilled all of the requirements if they meet with an eligibility worker. Agencies should provide as many applicants as possible with the *option* of a telephone interview, while recognizing that some clients may find it easier to come into the office.

- **Child care.** Many states require families to appear at a face-to-face interview when applying for child care assistance.^{xiv} Federal rules do not require any interview, though, and some states do not require interviews or conduct them over the phone. Most families applying for child care assistance already are working, and finding time to go to an interview may be very difficult. This is particularly true in states in which many families also go in person to both the child care eligibility office and then to a separate child care resource and referral agency to learn about potential providers in their area.

ⁱ The authors appreciate the help that Penny Lane of Maximus, Inc. provided with the sample application language included in several parts of this chapter.

ⁱⁱ Federal food stamp rules require states to post their food stamp applications online, provided the state agency responsible for administering the food stamp program has a website.

ⁱⁱⁱ For information on online applications, see “Using The Internet To Facilitate Enrollment In Benefit Programs: Eligibility Screeners And Online Applications,” by Elizabeth Schott and Sharon Parrott, Center on Budget and Policy Priorities, December 2004, <http://www.cbpp.org/12-14-04tanf.htm>.

^{iv} Donna Cohen Ross and Laura Cox, “Beneath the Surface: Barriers Threaten to Slow Progress on Expanding Health Coverage of Children and Families,” Kaiser Commission on Medicaid and the Uninsured, October 2004, <http://www.cbpp.org/10-4-04health.pdf>.

^v Michael Perry and Susan Kannel, *Medicaid and Children: Overcoming Barriers to Enrollment*. Commission on Medicaid and the Uninsured, Kaiser Family Foundation, 2000, Pages 8-12, <http://www.kff.org/medicaid/loader.cfm?url=/commonspot/security/getfile.cfm&PageID=13449>.

^{vi} Debbie Ziedenberg, *Going It Alone: Why Eligible Families Choose Not to Receive Public Benefits*, Washington State Office of Financial Management, January 7, 2005, <http://www.ofm.wa.gov/humanserv/survey2004/fullreport.pdf>.

^{vii} Susan Bartlett, Nancy Burstein, and William Hamilton, with the assistance of Ryan Kling, *Food Stamp Program Access Study: Final Report*, by, Abt Associates Inc., November, 2004, <http://www.ers.usda.gov/publications/efan03013/efan03013-3/>.

^{viii} 7 C.F.R. § 273.2(b)(1)(v), (vi), and (vii)

^{ix} Telephone conversation with Mary Harper, First Assistant Deputy Commission of Medical Insurance and Community Services Administration, Human Resources Administration of New York City, May 25, 2005.

^x United Hospital Fund, “Implementing Express Lane Eligibility in New York State,” 2000, http://www.uhfnyc.org/usr_doc/express.pdf.

^{xi} See the Children’s Partnership Express Lane Eligibility web site, <http://www.childrenpartnership.org/expresslane/fs-newyork1.html>.

^{xii} Donna Cohen Ross and Laura Cox, “Beneath the Surface: Barriers Threaten to Slow Progress on Expanding Health Coverage of Children and Families,” Kaiser Commission on Medicaid and the Uninsured, October 2004, pages 22-23, <http://www.cbpp.org/10-4-04health.pdf>.

^{xiii} 7 C.F.R. § 273.2(e)(2)

^{xiv} See Gina Adams, Kathleen Snyder, and Jodi Sandfort, *Getting and Retaining Child Care Assistance: How Policy and Practice Influence Parents’ Experiences*, the Urban Institute, Occasional Paper # 55, <http://www.urban.org/UploadedPDF/310451.pdf>.